

Table I.A.2.a Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	40.7%	17.4%	29.2%	78.5%	17.4%	62.0%
Industry group **						
Agric., fish., forest.	32.7%	27.8% *	29.5% *	82.6%	27.4% *	55.2%
Mining and manufacturing	35.8%	18.8%	35.2%	87.4%	20.0%	55.9%
Construction	24.0%	21.2%	25.4%	73.6%	21.6%	36.5%
Utilities and transp.	50.9%	20.1%	54.1%	85.5%	18.2%	76.5%
Wholesale trade	42.0%	18.7%	38.3%	87.3%	19.3%	65.4%
Fin. svcs. and real estate	51.1%	17.0%	37.9%	78.0%	16.5%	67.1%
Retail trade	52.8%	14.9%	25.7%	79.1%	14.8%	69.3%
Professional services	33.5%	15.2%	27.2%	79.9%	15.1%	57.3%
Other services	36.4%	18.0%	19.0%	72.1%	18.1%	54.3%
Ownership						
For profit, incorporated	43.8%	15.6%	30.5%	80.8%	15.5%	66.6%
For profit, unincorporated	31.3%	18.3%	28.7%	69.1%	18.0%	52.2%
Nonprofit	33.5%	25.7%	25.4%	63.2%	27.6%	39.2%
Age of firm						
Less than 5 years	21.6%	20.4%	35.0%	53.1%	20.6%	27.9%
5-9 years	18.2%	16.7%	23.3%	44.6%	16.6%	24.9%
10-19 years	22.5%	17.0%	22.3%	64.2%	16.9%	38.0%
20 or more years	50.3%	17.0%	30.8%	79.6%	17.0%	66.5%
Multi/single status						
2 or more locations	62.4%	16.1%	29.9%	78.6%	14.2%	66.1%
1 location only	17.9%	17.5%	25.7%	44.9%	17.6%	20.7%
Percent full-time employees						
Less than 25%	37.5%	20.0%	18.9%	65.8%	20.5%	48.9%
25-49 %	45.6%	17.5%	13.9%	74.1%	17.8%	58.4%
50-74 %	39.8%	16.3%	34.3%	74.3%	16.7%	61.9%
75% or more	40.6%	17.4%	31.5%	81.2%	17.3%	63.8%
Union presence						
No union employees	36.6%	16.3%	28.9%	77.1%	16.3%	58.3%
Has union employees	72.3%	40.2%	34.3%	82.7%	40.5%	79.0%
Percent low-wage employees						
50% or more low-wage	46.1%	19.9%	21.4%	71.2%	20.5%	56.5%
Less than 50% low-wage	39.3%	17.0%	32.4%	81.4%	16.9%	64.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	0.81%	1.43%	0.74%	0.89%	0.66%
Industry group **						
Agric., fish., forest.	7.33%	8.40% *	14.43% *	6.63%	8.86% *	9.61%
Mining and manufacturing	2.36%	3.28%	3.46%	1.81%	3.79%	2.23%
Construction	2.51%	2.70%	5.13%	5.78%	2.89%	3.83%
Utilities and transp.	3.50%	4.95%	9.67%	2.42%	5.33%	2.78%
Wholesale trade	2.43%	3.51%	5.49%	2.01%	3.90%	2.56%
Fin. svcs. and real estate	1.79%	2.90%	4.08%	1.83%	3.28%	1.74%
Retail trade	1.66%	2.35%	4.55%	1.68%	2.62%	1.63%
Professional services	1.14%	1.27%	2.27%	1.45%	1.38%	1.43%
Other services	1.39%	1.72%	2.80%	1.59%	1.92%	1.59%
Ownership						
For profit, incorporated	0.72%	0.95%	1.85%	0.80%	1.05%	0.76%
For profit, unincorporated	1.49%	1.78%	3.53%	2.39%	1.92%	1.98%
Nonprofit	1.76%	2.58%	2.94%	2.69%	3.05%	1.82%
Age of firm						
Less than 5 years	2.74%	2.89%	7.44%	10.05%	3.09%	4.44%
5-9 years	1.85%	1.97%	6.17%	8.13%	2.12%	3.51%
10-19 years	1.41%	1.60%	3.51%	3.02%	1.73%	2.10%
20 or more years	0.71%	1.11%	1.65%	0.76%	1.25%	0.71%
Multi/single status						
2 or more locations	0.69%	1.39%	1.67%	0.74%	1.74%	0.70%
1 location only	0.87%	0.90%	1.91%	4.49%	0.95%	1.29%
Percent full-time employees						
Less than 25%	2.42%	3.43%	4.39%	2.86%	3.96%	2.62%
25-49 %	1.99%	3.14%	3.15%	2.42%	3.65%	2.24%
50-74 %	1.78%	2.19%	4.45%	2.31%	2.39%	2.04%
75% or more	0.72%	0.93%	1.73%	0.83%	1.03%	0.79%
Union presence						
No union employees	0.62%	0.80%	1.48%	0.82%	0.88%	0.73%
Has union employees	1.73%	4.96%	5.23%	1.65%	5.62%	1.60%
Percent low-wage employees						
50% or more low-wage	1.36%	2.26%	2.47%	1.50%	2.66%	1.37%
Less than 50% low-wage	0.68%	0.86%	1.72%	0.84%	0.94%	0.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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